

United States Bankruptcy Court WESTERN DISTRICT OF WASHINGTON SEATTLE DIVISION				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Edwards-Zoars, David L			Name of Joint Debtor (Spouse) (Last, First, Middle): Edwards-Zoars, Elisabeth M		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): None		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-9621			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): xxx-xx-4786		
Street Address of Debtor (No. and Street, City, and State): 11733 20th Ave NE Seattle, WA			Street Address of Joint Debtor (No. and Street, City, and State): 11733 20th Ave NE Seattle, WA		
ZIP CODE 98125			ZIP CODE 98125		
County of Residence or of the Principal Place of Business: King			County of Residence or of the Principal Place of Business: King		
Mailing Address of Debtor (if different from street address): 11733 20th Ave NE Seattle, WA			Mailing Address of Joint Debtor (if different from street address): 11733 20th Ave NE Seattle, WA		
ZIP CODE 98125			ZIP CODE 98125		
Location of Principal Assets of Business Debtor (if different from street address above): N/A					
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).		Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached. <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.			Check one box: Chapter 11 Debtors <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

Voluntary Petition (This page must be completed and filed in every case.)		Name of Debtor(s): David L Edwards-Zoars Elisabeth M Edwards-Zoars	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed:	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p style="text-align: right;">X <u>/s/ Christina L. Henry</u> 11/4/2013 Christina L. Henry Date</p>	
<p style="text-align: center;">Exhibit C</p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No.</p>			
<p style="text-align: center;">Exhibit D</p> <p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.</p> <p>If this is a joint petition:</p> <p><input checked="" type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.</p>			
<p style="text-align: center;">Information Regarding the Debtor - Venue (Check any applicable box.)</p> <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.</p>			
<p style="text-align: center;">Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)</p> <p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)</p> <p style="text-align: center;">_____ (Name of landlord that obtained judgment)</p> <p style="text-align: center;">_____ (Address of landlord)</p> <p><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</p> <p><input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>			

Voluntary Petition*(This page must be completed and filed in every case)*Name of Debtor(s): **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ David L Edwards-Zoars**David L Edwards-Zoars****X** /s/ Elisabeth M Edwards-Zoars**Elisabeth M Edwards-Zoars**

Telephone Number (If not represented by attorney)

11/4/2013

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.**X** _____

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)_____
Date**Signature of Attorney*****X** /s/ Christina L. Henry**Christina L. Henry**Bar No. **31273****Henry DeGraaff & McCormick**
1833 N 105th St.**Suite 200**
Seattle, WA 98133Phone No. **(206) 324-6677** Fax No. **(206) 440-7609**11/4/2013

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____

Signature of Authorized Individual

Printed Name of Authorized Individual_____
Title of Authorized Individual_____
Date**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer_____
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)_____
Address**X** __________
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re: **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**In re: **David L Edwards-Zoars
Elisabeth M Edwards-Zoars**Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT***Continuation Sheet No. 1*

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ David L Edwards-Zoars
David L Edwards-Zoars

Date: 11/4/2013

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re: **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
(if known)

Debtor(s)

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
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**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re: **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Continuation Sheet No. 1

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Elisabeth M Edwards-Zoars
Elisabeth M Edwards-Zoars

Date: 11/4/2013

In re **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
 (if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Residence 11733 20th Ave NE Seattle, WA 98125	Fee Simple	C	\$376,000.00	\$379,188.36

Total: \$376,000.00

(Report also on Summary of Schedules)

In re **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
 (if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on Hand	C	\$4,640.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Acct# xxxxx6410 Verity Credit Union - Savings Acct 4545 Stone Way N Seattle, WA 98103 Checking Account 6237340	C	\$15.11
		Acct# xxxxx7340 Verity Credit Union - Savings Acct 4545 Stone Way N Seattle, WA 98103 Checking Account 6237340	C	\$59.79
		Acct# xxxxx9340 Verity Credit Union - Savings Acct 4545 Stone Way N Seattle, WA 98103 Checking Account 6237340	C	\$3.11
		Acct# xxxxx0490 Verity Credit Union - Savings Acct 4545 Stone Way N Seattle, WA 98103 Checking Account 6237340	C	\$6.55
		Acct# xxxxx9350 Verity Credit Union - Savings Acct 4545 Stone Way N Seattle, WA 98103 Checking Account 6237340	C	\$2,308.34
		Acct# xxxxx5990 Verity Credit Union - Savings Acct 4545 Stone Way N Seattle, WA 98103 Checking Account 6237340	C	\$5.11

In re **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
 (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods and furnishings	C	\$5,003.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		2304 books (\$2450.00); 42 pictures (\$210.00); 55 movies (\$120.00); 1100 CD's (\$2350.00)	C	\$5,130.00
6. Wearing apparel.		Wearing apparel	C	\$936.50
7. Furs and jewelry.		1 wedding ring \$250.00, costume jewelry \$500.00	C	\$750.00
		1 engagement ring	C	\$2,100.00
8. Firearms and sports, photographic, and other hobby equipment.		Weights, two bicycles, digital camera, photography equipment, video camera, telescope, two pairs of binoculars, art supplies, for personal use only	C	\$350.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

In re **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
 (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		SEP-IRA xxx6570 Pax World Mutual Funds PO Box 55370 Boston, MA 02205-5370	C	\$8,968.21
		Traditional-IRA xxx9677 Pax World Mutual Funds PO Box 55370 Boston, MA 02205-5370	C	\$32,168.86
		Fidelity Investments Institutional Operations Company, Inc., 82 Devonshire St, Boston, MA 02109 Traditional IRA xxx2939	C	\$19,294.81
		Sentinel Investments, PO Box 55929, Boston, MA 02205-5929 Roth IRA xxx3112	C	\$1,980.23
		Domini Social Investments, PO Box 9785, Providence, RI 02940 Traditional IRA xxx2137	C	\$7,821.89
		T.RowePrice, 100 East Pratt St, Baltimore, MD 21202 Rollover IRA xxx841-3	C	\$3,299.60
		John Hancock Annuities Service Center P.O. Box 55444. Boston, MA 02205-5444 Traditional IRA x6269	C	\$15,604.12

In re **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
 (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Great Plains Trust Co of SD, PO Box 701, Milwaukee, WA 53201-0701 IRA xxx0473	C	\$418.70
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Sharebuilder (Capital One) Stock account	C	\$233.36
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.		Backl Pay owed from employer - PB Telecom (three pay period Sept - October 2013)	C	\$7,560.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

In re **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
 (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Account Receivables for Joint Debtor's Self Employment (Elisabeth Edaward-Zoars Sole Proprietorship - IT Curriculum Developer)	C	\$8,750.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.		2004 Toyota Camry SE miles - 121,000	C	\$5,752.00
27. Aircraft and accessories.	X			

In re **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
 (if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 5

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
_____ 5 _____ continuation sheets attached (Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)				Total >
				\$133,159.29

In re **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
 (If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
 (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds
 \$155,675.*

- ☒ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Residence 11733 20th Ave NE Seattle, WA 98125	11 U.S.C. § 522(d)(1)	\$0.00	\$376,000.00
Cash on Hand	11 U.S.C. § 522(d)(5)	\$4,640.00	\$4,640.00
Acct# xxxxx6410 Verity Credit Union - Savings Acct 4545 Stone Way N Seattle, WA 98103 Checking Account 6237340	11 U.S.C. § 522(d)(5)	\$15.11	\$15.11
Acct# xxxxx7340 Verity Credit Union - Savings Acct 4545 Stone Way N Seattle, WA 98103 Checking Account 6237340	11 U.S.C. § 522(d)(5)	\$59.79	\$59.79
Acct# xxxxx9340 Verity Credit Union - Savings Acct 4545 Stone Way N Seattle, WA 98103 Checking Account 6237340	11 U.S.C. § 522(d)(5)	\$3.11	\$3.11
Acct# xxxxx0490 Verity Credit Union - Savings Acct 4545 Stone Way N Seattle, WA 98103 Checking Account 6237340	11 U.S.C. § 522(d)(5)	\$6.55	\$6.55
* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		\$4,724.56	\$380,724.56

In re **David L Edwards-Zoars**
Elisabeth M Edwards-ZoarsCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Acct# xxxxx9350 Verity Credit Union - Savings Acct 4545 Stone Way N Seattle, WA 98103 Checking Account 6237340	11 U.S.C. § 522(d)(5)	\$2,308.34	\$2,308.34
Acct# xxxxx5990 Verity Credit Union - Savings Acct 4545 Stone Way N Seattle, WA 98103 Checking Account 6237340	11 U.S.C. § 522(d)(5)	\$5.11	\$5.11
Household goods and furnishings	11 U.S.C. § 522(d)(3)	\$5,003.00	\$5,003.00
2304 books (\$2450.00); 42 pictures (\$210.00); 55 movies (\$120.00); 1100 CD's (\$2350.00)	11 U.S.C. § 522(d)(3)	\$5,130.00	\$5,130.00
Wearing apparel	11 U.S.C. § 522(d)(3)	\$936.50	\$936.50
1 wedding ring \$250.00, costume jewelry \$500.00	11 U.S.C. § 522(d)(4)	\$750.00	\$750.00
1 engagement ring	11 U.S.C. § 522(d)(4)	\$2,100.00	\$2,100.00
	11 U.S.C. § 522(d)(5)	\$0.00	
Weights, two bicycles, digital camera, photography equipment, video camera, telescope, two pairs of binoculars, art supplies, for personal use only	11 U.S.C. § 522(d)(5)	\$350.00	\$350.00
SEP-IRA xxx6570 Pax World Mutual Funds PO Box 55370 Boston, MA 02205-5370	11 U.S.C. § 522(n)	\$8,968.21	\$8,968.21
Traditional-IRA xxx9677 Pax World Mutual Funds	11 U.S.C. § 522(d)(12)	\$32,168.86	\$32,168.86
		\$62,444.58	\$438,444.58

In re **David L Edwards-Zoars**
Elisabeth M Edwards-ZoarsCase No. _____
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 2*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
PO Box 55370 Boston, MA 02205-5370			
Fidelity Investments Institutional Operations Company, Inc., 82 Devonshire St, Boston, MA 02109 Traditional IRA xxx2939	11 U.S.C. § 522(d)(12)	\$19,294.81	\$19,294.81
Sentinel Investments, PO Box 55929, Boston, MA 02205-5929 Roth IRA xxx3112	11 U.S.C. § 522(d)(12)	\$1,980.23	\$1,980.23
Domini Social Investments, PO Box 9785, Providence, RI 02940 Traditional IRA xxx2137	11 U.S.C. § 522(d)(12)	\$7,821.89	\$7,821.89
T.RowePrice, 100 East Pratt St, Baltimore, MD 21202 Rollover IRA xxx841-3	11 U.S.C. § 522(d)(12)	\$3,299.60	\$3,299.60
John Hancock Annuities Service Center P.O. Box 55444. Boston, MA 02205-5444 Traditional IRA x6269	11 U.S.C. § 522(d)(12)	\$15,604.12	\$15,604.12
Great Plains Trust Co of SD, PO Box 701, Milwaukee, WA 53201-0701 IRA xxx0473	11 U.S.C. § 522(d)(12)	\$418.70	\$418.70
Sharebuilder (Capital One) Stock account	11 U.S.C. § 522(d)(5)	\$233.36	\$233.36
Backl Pay owed from employer - PB Telecom (three pay period Sept - October 2013)	11 U.S.C. § 522(d)(5)	\$7,560.00	\$7,560.00
Account Receivables for Joint Debtor's Self Employment	11 U.S.C. § 522(d)(11)(E)	\$8,750.00	\$8,750.00
(Elizabeth Edaward-Zoars Sole Proprietorship - IT Curriculum Developer)	11 U.S.C. § 522(d)(5)	\$0.00	
		\$127,407.29	\$503,407.29

In re **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
 (If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 3

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2004 Toyota Camry SE miles - 121,000	11 U.S.C. § 522(d)(2)	\$3,675.00	\$5,752.00
	11 U.S.C. § 522(d)(5)	\$2,077.00	
		\$133,159.29	\$509,159.29

B6D (Official Form 6D) (12/07)

In re **David L Edwards-Zoars**
Elisabeth M Edwards-ZoarsCase No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:	C	DATE INCURRED: 2010 NATURE OF LIEN: 1040 Taxes COLLATERAL: See collateral details below REMARKS: Collateral Details: Residence 11733 20th Ave NE Seattle, WA 98125				\$10,188.36	\$3,188.36
IRS Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346		VALUE: \$376,000.00					
ACCT #:		DATE INCURRED: NATURE OF LIEN: 1st Deed of Trust COLLATERAL: See collateral details below REMARKS: Collateral Details: Residence 11733 20th Ave NE Seattle, WA 98125					
Wells Fargo Home Mortgage PO Box 30427 Los Angeles, CA 90030-0427	C	VALUE: \$376,000.00				\$369,000.00	
Subtotal (Total of this Page) >						\$379,188.36	\$3,188.36
Total (Use only on last page) >						\$379,188.36	\$3,188.36

No continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

In re **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
 (If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

- ☐ **Domestic Support Obligations**
 Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
- ☐ **Extensions of credit in an involuntary case**
 Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
- ☐ **Wages, salaries, and commissions**
 Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Contributions to employee benefit plans**
 Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
- ☐ **Certain farmers and fishermen**
 Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
- ☐ **Deposits by individuals**
 Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
- ☒ **Taxes and Certain Other Debts Owed to Governmental Units**
 Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
 Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
- ☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**
 Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
- ☐ **Administrative allowances under 11 U.S.C. Sec. 330**
 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (04/13) - Cont.

In re **David L Edwards-Zoars**
Elisabeth M Edwards-ZoarsCase No. _____
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units
------------------	--

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: IRS Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346	C	DATE INCURRED: 2011 CONSIDERATION: 1040 Taxes REMARKS:				\$22,032.42	\$22,032.42	\$0.00
ACCT #: IRS Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346	C	DATE INCURRED: 2012 CONSIDERATION: 1040 Taxes REMARKS:				\$10,291.00	\$10,132.00	\$159.00
Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims						\$32,323.42	\$32,164.42	\$159.00
Subtotals (Totals of this page) >						\$32,323.42		
Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)								
Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$32,164.42	\$159.00

B6F (Official Form 6F) (12/07)

In re **David L Edwards-Zoars**
Elisabeth M Edwards-ZoarsCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 8299 Autism Center-Seattle University of Washington PO Box 35721 CHDD CD-205 Seattle, WA 98195-7921	C	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$11,893.75
ACCT #: 4618 Chase Bank USA NA PO Box 15145 Wilmington, DE 19850-5145	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS: ARS # xxx8164				\$6,336.03
Representing: Chase Bank USA NA		ARS National Services, Inc. PO Box 463023 Escondido, CA 92046-3023				Notice Only
Representing: Chase Bank USA NA		NCO Financial Systems, Inc. 507 PRUDENTIAL RD PO BOX 1007 HORSHAM, PA, 19044-8007				Notice Only
ACCT #: xxxx-xxxx-xxxx-6046 Creditors Financial Group, LLC PO Box 440290 Aurora, CO 80044-0290	C	DATE INCURRED: 2011 CONSIDERATION: Collecting for - FIA Card Services, NA REMARKS: (previous account ending 3648)				\$10,387.40
Representing: Creditors Financial Group, LLC		Bank Of America PO Box 982235 El Paso, TX 79998-2238				Notice Only
Subtotal >						\$28,617.18
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

6 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **David L Edwards-Zoars**
Elisabeth M Edwards-ZoarsCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Creditors Financial Group, LLC		Bank Of America PO Box 982238 El Paso, TX 79998-2238				Notice Only
Representing: Creditors Financial Group, LLC		FIA CARD SERVICES, N.A. ATTN: Bankruptcy Dept 1000 Samoset Drive DE5-023-03-03 Newark, DE 19713				Notice Only
Representing: Creditors Financial Group, LLC		FIA Card Services, NA 4161 Piermont Parkway Greenboro, NC 27410				Notice Only
ACCT #: xxxx-xxxx-xxxx-4789 Discover Card PO Box 29033 Pheonix, AZ 85038-9033	C	DATE INCURRED: 2010 CONSIDERATION: Credit Card REMARKS:				\$4,967.72
ACCT #: xxxx-xxxx-xxxx-1995 Discover Card PO Box 29033 Pheonix, AZ 85038-9033	C	DATE INCURRED: 2010 CONSIDERATION: Credit Card REMARKS:				\$6,673.79
Representing: Discover Card		Bishop, White, Marshall & Weibel, P.S. 720 Olive Way, Ste 1301 Seattle, WA 98101-1801				Notice Only
Sheet no. <u>1</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >
						\$11,641.51
						Total >
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **David L Edwards-Zoars**
Elisabeth M Edwards-ZoarsCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Discover Card		Phillip Samuel Ornstil The Law Offices of Krista L. White 1417 4th Ave Ste 300 Seattle, WA 98101-2242				Notice Only
ACCT #:	C	DATE INCURRED: 8/22/12 CONSIDERATION: Professional services - plumbing REMARKS:				\$2,095.16
Jim Dandy Sewer & Plumbing 903 N 128th St Seattle, WA 98133						
ACCT #:	C	DATE INCURRED: 8/22/12 CONSIDERATION: Professional services - plumbing. REMARKS:			X	\$302.77
Jim Dandy Sewer & Plumbing 903 N 128th St Seattle, WA 98133						
ACCT #: xxxx-xxxx-xxxx-2376	C	DATE INCURRED: 2012 CONSIDERATION: Credit Card REMARKS:				\$18,128.50
Nordstrom Bank PO Box 79137 Phoenix, AZ 85062-9137						
Representing: Nordstrom Bank		Nordstrom PO Box 13589 Scottsdale, AZ 85267				Notice Only
Representing: Nordstrom Bank		Nordstrom fsb PO Box 6566 Englewood, CO 80155				Notice Only

Sheet no. 2 of 6 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims**Subtotal >** **\$20,526.43****Total >**(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **David L Edwards-Zoars**
Elisabeth M Edwards-ZoarsCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Nordstrom Bank		Sentry Credit Inc. 2809 Grand Ave Everett, WA 98201-3417				Notice Only
ACCT #: xxxxxx1887 Pediatric PT & OT Services 20310 19th Ave NE Shoreline, WA 98155	C	DATE INCURRED: 2011-2012 CONSIDERATION: Medical Bill REMARKS:				\$4,177.53
ACCT #: xxxx-xxxx-xxxx-2460 Portfolio Recovery Associates LLC PO Box 12903 Norfolk, VA 23541	C	DATE INCURRED: 2010 CONSIDERATION: Collecting for - FIA Card Services NA REMARKS: (previous account ending 0848) Portfolio Recovery Associates LLC vs. David L. Edwards-Zoars, CAse# 135-12561, King				\$16,610.01
		County District Court				
Representing: Portfolio Recovery Associates LLC		FIA CARD SERVICES, N.A. ATTN: Bankruptcy Dept 1000 Samoset Drive DE5-023-03-03 Newark, DE 19713				Notice Only
Representing: Portfolio Recovery Associates LLC		FIA Card Services, NA 4161 Piermont Parkway Greenboro, NC 27410				Notice Only
Sheet no. <u>3</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal >
						\$20,787.54
						Total >
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **David L Edwards-Zoars**
Elisabeth M Edwards-ZoarsCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Portfolio Recovery Associates LLC		Portfolio Recovery Assoc. PO Box 12914 Norfolk, VA 23541				Notice Only
Representing: Portfolio Recovery Associates LLC		Robert Dunphy PO Box 2341 Redmond, WA 98073-2341				Notice Only
Representing: Portfolio Recovery Associates LLC		Robert M Dunphy c/o Portfolio Recovery Associates, LLC 120 Corporate Blvd, Norfolk, VA 23502				Notice Only
ACCT #: xxxx-xxxx-xxxx-2518 Suttell & Hammer, P.S. PO Box C-90006 Bellevue, WA 98009	C	DATE INCURRED: 2011 CONSIDERATION: Collection Attorneys REMARKS: (previous account ending 3363)				\$10,488.23
Representing: Suttell & Hammer, P.S.		Bank Of America PO Box 982238 El Paso, TX 79998-2238				Notice Only
Representing: Suttell & Hammer, P.S.		Bank Of America PO Box 982235 El Paso, TX 79998-2238				Notice Only

Sheet no. 4 of 6 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal > **\$10,488.23**

Total >
(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **David L Edwards-Zoars**
Elisabeth M Edwards-ZoarsCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Suttell & Hammer, P.S.		FIA CARD SERVICES, N.A. ATTN: Bankruptcy Dept 1000 Samoset Drive DE5-023-03-03 Newark, DE 19713				Notice Only
Representing: Suttell & Hammer, P.S.		FIA Card Services, NA 4161 Piermont Parkway Greenboro, NC 27410				Notice Only
ACCT #: xxxx-xxxx-xxxx-0215 Suttell & Hammer, P.S. PO Box C-90006 Bellevue, WA 98009	C	DATE INCURRED: 2011 CONSIDERATION: Collection Attorneys REMARKS: (previous account ending 1327)				\$18,701.48
Representing: Suttell & Hammer, P.S.		Bank Of America PO Box 982238 El Paso, TX 79998-2238				Notice Only
Representing: Suttell & Hammer, P.S.		Bank Of America PO Box 982235 El Paso, TX 79998-2238				Notice Only
Representing: Suttell & Hammer, P.S.		FIA CARD SERVICES, N.A. ATTN: Bankruptcy Dept 1000 Samoset Drive DE5-023-03-03 Newark, DE 19713				Notice Only

Sheet no. 5 of 6 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$18,701.48

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **David L Edwards-Zoars**
Elisabeth M Edwards-ZoarsCase No. _____
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: Suttell & Hammer, P.S.		FIA Card Services, NA 4161 Piermont Parkway Greenboro, NC 27410				Notice Only
ACCT #: Equifax PO Box 740241 Atlanta, GA 30374-02471		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				
ACCT #: Experian PO Box 2104 Allen, TX 75013-2104		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				
ACCT #: Internal Revenue Service PO BOX 7346 PHILADELPHIA, PA 19101-7346		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				
ACCT #: TransUnion PO Box 2000 Chester, PA 19022-2000		DATE INCURRED: CONSIDERATION: Required Notification REMARKS:				

Sheet no. 6 of 6 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal > **\$0.00**Total > **\$110,762.37**(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
 (if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
Married	Relationship(s): Age(s): 7	Relationship(s): Age(s):
Employment:	Debtor	Spouse
Occupation	Product Development Director	IT Curriculum Developer
Name of Employer	PB Telecom, Inc	Self Employed
How Long Employed	10 years	7 years
Address of Employer	617 8th Ave S Seattle, WA 98104	11733 20th Ave NE Seattle, WA 98125

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$5,040.00	\$0.00
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$5,040.00	\$0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$2,020.46	\$0.00
b. Social Security Tax	\$266.04	\$0.00
c. Medicare	\$62.22	\$0.00
d. Insurance	\$545.00	\$0.00
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (Specify) dental	\$112.26	\$0.00
h. Other (Specify) Section 125	\$93.80	\$0.00
i. Other (Specify) 401K Loan	\$70.00	\$0.00
j. Other (Specify)	\$0.00	\$0.00
k. Other (Specify)	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$3,169.78	\$0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$1,870.22	\$0.00
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$8,344.58
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify):	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a.	\$0.00	\$0.00
b.	\$0.00	\$0.00
c.	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$0.00	\$8,344.58
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$1,870.22	\$8,344.58
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$10,214.80	

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

B6J (Official Form 6J) (12/07)

IN RE: **David L Edwards-Zoars**
Elisabeth M Edwards-ZoarsCase No. _____
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$2,613.35
a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$230.40
b. Water and sewer	\$151.80
c. Telephone	\$61.83
d. Other: Cell Phone	\$110.00
3. Home maintenance (repairs and upkeep)	\$250.00
4. Food	\$800.00
5. Clothing	\$125.00
6. Laundry and dry cleaning	\$45.00
7. Medical and dental expenses	\$1,139.23
8. Transportation (not including car payments)	\$260.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$250.00
10. Charitable contributions	\$220.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	\$117.19
c. Health	
d. Auto	\$132.02
e. Other: AAA Membership	\$10.08
12. Taxes (not deducted from wages or included in home mortgage payments)	\$450.00
Specify: Income Taxes for Libby	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other: Zip Car and Cars2Go	\$170.00
c. Other: Education Expenses for Special needs Chi	\$254.24
d. Other: Childcare	\$290.33
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$369.41
17.a. Other: See attached personal expenses	\$435.83
17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$8,485.71
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: The Debtors have an old house that needs constant repairs and their child has autism with many necessary expenses that are not reimbursed by medical insurance.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$10,214.80
b. Average monthly expenses from Line 18 above	\$8,485.71
c. Monthly net income (a. minus b.)	\$1,729.09

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION

IN RE: David L Edwards-Zoars
Elisabeth M Edwards-Zoars

CASE NO

CHAPTER 13

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
Physical Mobility Class for Child	\$105.83
Personal Care and Misc	\$180.00
Pet Expenses	\$100.00
Sound Transit Card	\$50.00
Total >	\$435.83

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re: **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

CASE NO
CHAPTER 13

EXHIBIT TO SCHEDULE J - BUSINESS INCOME AND EXPENSES

Elisabeth Edwards-Zoar Sole Proprietorship

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income for 12 Months Prior to Filing: \$8,344.58

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$8,344.58

PART C - ESTIMATED AVERAGE FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor):	<u>\$0.00</u>
4. Payroll Taxes:	<u>\$0.00</u>
5. Unemployment Taxes:	<u>\$0.00</u>
6. Worker's Compensation:	<u>\$0.00</u>
7. Other Taxes:	<u>\$162.40</u>
8. Inventory Purchases (including raw materials):	<u>\$0.00</u>
9. Purchase of Feed/Fertilizer/Seed/Spray:	<u>\$0.00</u>
10. Rent (other than debtor's principal residence):	<u>\$0.00</u>
11. Utilities:	<u>\$0.00</u>
12. Office Expenses and Supplies:	<u>\$0.00</u>
13. Repairs and Maintenance:	<u>\$0.00</u>
14. Vehicle Expenses:	<u>\$38.59</u>
15. Travel and Entertainment:	<u>\$0.00</u>
16. Equipment Rental and Leases:	<u>\$0.00</u>
17. Legal/Accounting/Other Professional Fees:	<u>\$0.00</u>
18. Insurance:	<u>\$0.00</u>
19. Employee Benefits (e.g., pension, medical, etc.):	<u>\$0.00</u>
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	<u>None</u>
21. Other (Specify):	
Business Cell Phone	<u>\$96.54</u>
Licensing	<u>\$7.50</u>
Internet	<u>\$57.08</u>
Computer Equipment	<u>\$7.30</u>

22. Total Monthly Expenses (Add items 3 - 21) \$369.41

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2): \$7,975.17

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No.

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	\$376,000.00			
B - Personal Property	Yes	6	\$133,159.29			
C - Property Claimed as Exempt	Yes	4				
D - Creditors Holding Secured Claims	Yes	1			\$379,188.36	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2			\$32,323.42	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7			\$110,762.37	
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	1				\$10,214.80
J - Current Expenditures of Individual Debtor(s)	Yes	3				\$8,485.71
TOTAL		27	\$509,159.29	\$522,274.15		

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No.

Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$32,323.42
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$32,323.42

State the following:

Average Income (from Schedule I, Line 16)	\$10,214.80
Average Expenses (from Schedule J, Line 18)	\$8,485.71
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$11,503.33

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$3,188.36
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$32,164.42	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$159.00
4. Total from Schedule F		\$110,762.37
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$114,109.73

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **David L Edwards-Zoars**
Elisabeth M Edwards-ZoarsCase No. _____
(if known)**DECLARATION CONCERNING DEBTOR'S SCHEDULES**
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ **29** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **11/4/2013** _____Signature /s/ David L Edwards-Zoars
David L Edwards-ZoarsDate **11/4/2013** _____Signature /s/ Elisabeth M Edwards-Zoars
Elisabeth M Edwards-Zoars

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re: **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$42,840.00	Debtors 2013 income from employment at PB Telecom, Inc.
\$60,480.00	Debtors 2012 income from employment at PB Telecom, Inc.
\$50,847.00	Debtors 2011 income from employment at PB Telecom, Inc.
\$85,855.00	Spouse 2013 Gross income before business expenses from self employment
\$97,825.00	Spouse 2012 income from self employment
\$106,120.00	Spouse 2011 income from self employment

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☒ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re: **David L Edwards-Zoars
Elisabeth M Edwards-Zoars**

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Portfolio Recovery Associates LLC vs. David L. Edwards-Zoars, Case# 135-12561	collection account	King County District Court	filed and Debtors were recently served.
FIA Card Services, N.A. v. Elisabeth M Zoars Case #13-2- 15727-6	Collection Action	Superior Court of the State of Washington in and for the County of King	Default Judgment was entered on 04/11/13
FIA Card Services, N.A. v. Elisabeth M Edwards-Zoars, Case # 2Z0371396	Collection Action	Superior Court of the State of Washington in and for the County of King	filed and Debtors were recently served.
Internal Revenue Service v. David L Edward-Zoars Libby Edward-Zoars	Lien and Levy	IRS - for 1040 taxes - 2010, 2011.	Lien filed for 2010 taxes Lien filed for 2011 taxes

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re: **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

7. Gifts

None ☐ List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
University Unitarian Church, 6556 35th Ave NE, Seattle, WA 98115	Church	Monthly	\$2,400 donation over past 12 months
Planned Parenthood, 26 Bleecker Street, New York, NY 10012		Monthly	\$240 donation over past 12 months

8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Henry, DeGraaff & McCormick, P.S. 1833 N 105th St, Suite 200 Seattle, WA 98133	3/11/2013 - \$600.00; 5/23/13 - \$2900.00	\$3500.00 for attorney fees and \$281 for filing fee

10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re: **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 3

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Elisabeth Edwards-Zoars
11733 20th Ave NE
Seattle, WA 98125

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re: **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

**NAME, ADDRESS, AND LAST FOUR DIGITS OF
SOCIAL-SECURITY OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN**

NATURE OF BUSINESS

**BEGINNING AND ENDING
DATES**

**Elisabeth M Edwards-Zoars
11733 20th Ave NE
Seattle, WA 981215-5127
SSN# xxx-xx-4786
UBI# 602681452**

**Professional and Management
Development Training**

01/01/2007 - present

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☒ a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ☒ b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

Elisabeth M Edwards-Zoars

11733 20th Ave NE, Seattle, WA 98125

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re: **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS
Continuation Sheet No. 5

- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

20. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

- None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
Elisabeth M Edwards-Zoars 11733 20th Ave NE Seattle, WA 98125	sole proprietor	100%

- None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

- None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

- None ☒ b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

- None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.

24. Tax Consolidation Group

- None ☒ If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.

25. Pension Funds

- None ☒ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re: **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 11/4/2013

Signature /s/ David L Edwards-Zoars
of Debtor David L Edwards-Zoars

Date 11/4/2013

Signature /s/ Elisabeth M Edwards-Zoars
of Joint Debtor Elisabeth M Edwards-Zoars
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.
18 U.S.C. §§ 152 and 3571*

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

In re **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

Case No. _____
Chapter 13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

<u>David L Edwards-Zoars</u> <u>Elisabeth M Edwards-Zoars</u> Printed Name(s) of Debtor(s)	X <u>/s/ David L Edwards-Zoars</u> Signature of Debtor	<u>11/4/2013</u> Date
Case No. (if known) _____	X <u>/s/ Elisabeth M Edwards-Zoars</u> Signature of Joint Debtor (if any)	<u>11/4/2013</u> Date

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, **Christina L. Henry**, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ Christina L. Henry

Christina L. Henry, Attorney for Debtor(s)
 Bar No.: 31273
 Henry DeGraaff & McCormick
 1833 N 105th St.
 Suite 200
 Seattle, WA 98133
 Phone: (206) 324-6677
 Fax: (206) 440-7609
 E-Mail: chenry@hdm-legal.com

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$46 administrative fee: Total fee \$1213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

IN RE: **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

CASE NO

CHAPTER **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u>\$3,500.00</u>
Prior to the filing of this statement I have received:	<u>\$3,500.00</u>
Balance Due:	<u>\$0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

11/4/2013

Date

/s/ Christina L. Henry

Christina L. Henry
Henry DeGraaff & McCormick
1833 N 105th St.
Suite 200
Seattle, WA 98133
Phone: (206) 324-6677 / Fax: (206) 440-7609

Bar No. 31273

/s/ David L Edwards-Zoars

David L Edwards-Zoars

/s/ Elisabeth M Edwards-Zoars

Elisabeth M Edwards-Zoars

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
SEATTLE DIVISION**

IN RE: **David L Edwards-Zoars**
Elisabeth M Edwards-Zoars

CASE NO

CHAPTER **13**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 11/4/2013

Signature /s/ David L Edwards-Zoars
David L Edwards-Zoars

Date 11/4/2013

Signature /s/ Elisabeth M Edwards-Zoars
Elisabeth M Edwards-Zoars

ARS National Services, Inc.
PO Box 463023
Escondido, CA 92046-3023

Autism Center-Seattle
University of Washington
PO Box 35721 CHDD CD-205
Seattle, WA 98195-7921

Bank Of America
PO Box 982238
El Paso, TX 79998-2238

Bank Of America
PO Box 982235
El Paso, TX 79998-2238

Bishop, White, Marshall & Weibel, P.S.
720 Olive Way, Ste 1301
Seattle, WA 98101-1801

Chase Bank USA NA
PO Box 15145
Wilmington, DE 19850-5145

Creditors Financial Group, LLC
PO Box 440290
Aurora, CO 80044-0290

David L Edwards-Zoars
11733 20th Ave NE
Seattle, WA 98125

Discover Card
PO Box 29033
Pheonix, AZ 85038-9033

Elisabeth M Edwards-Zoars
11733 20th Ave NE
Seattle, WA 98125

Equifax
PO Box 740241
Atlanta, GA 30374-02471

Experian
PO Box 2104
Allen, TX 75013-2104

FIA CARD SERVICES, N.A.
ATTN: Bankruptcy Dept
1000 Samoset Drive
DE5-023-03-03
Newark, DE 19713

FIA Card Services, NA
4161 Piermont Parkway
Greenboro, NC 27410

Henry DeGraaff & McCormick
1833 N 105th St.
Suite 200
Seattle, WA 98133

Internal Revenue Service
PO BOX 7346
PHILADELPHIA, PA 19101-7346

IRS
Centralized Insolvency Operation
PO Box 7346
Philadelphia, PA 19101-7346

Jim Dandy Sewer & Plumbing
903 N 128th St
Seattle, WA 98133

K. Michael Fitzgerald
600 University Street
Ste 2200
Seattle, WA 98101-4100

NCO Financial Systems, Inc.
507 PRUDENTIAL RD
PO BOX 1007
HORSHAM, PA, 19044-8007

Nordstrom
PO Box 13589
Scottsdale, AZ 85267

Nordstrom Bank
PO Box 79137
Phoenix, AZ 85062-9137

Nordstrom fsb
PO Box 6566
Englewood, CO 80155

Pediatric PT & OT Services
20310 19th Ave NE
Shoreline, WA 98155

Phillip Samuel Ornstil
The Law Offices of Krista L. White
1417 4th Ave Ste 300
Seattle, WA 98101-2242

Portfolio Recovery Assoc.
PO Box 12914
Norfolk, VA 23541

Portfolio Recovery Associates LLC
PO Box 12903
Norfolk, VA 23541

Robert Dunphy
PO Box 2341
Redmond, WA 98073-2341

Robert M Dunphy
c/o Portfolio Recovery Associates, LLC
120 Corporate Blvd, Norfolk, VA 23502

Sentry Credit Inc.
2809 Grand Ave
Everett, WA 98201-3417

Suttell & Hammer, P.S.
PO Box C-90006
Bellevue, WA 98009

TransUnion
PO Box 2000
Chester, PA 19022-2000

US Trustee
Office of the United States Trustee
United States Courthouse
700 Stewart St., Ste. 5103
Seattle, WA 98101-1271

Wells Fargo Home Mortgage
PO Box 30427
Los Angeles, CA 90030-0427